

UNITED STATES BANKRUPTCY COURT  
District of Minnesota

In Re:  
JOHN PAUL REISINGER  
4811 DELLWOOD RD  
SOUTH HAVEN, MN 55382

DAWN MARIE REISINGER  
4811 DELLWOOD RD  
SOUTH HAVEN, MN 55382

Social Security Number: Debtor: xxx-xx-0895 Joint: xxx-xx-3342

Debtor

Case Number: 05 - 60738

Chapter: 7

## DISCHARGE OF DEBTOR

It appears that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated: 09/13/05**

## BY THE COURT

DENNIS D O'BRIEN

United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT

Filed and docket entry made on 09/13/05

Lori Vosejpka Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0864-6  
Case: 05-60738

User: user105  
Form ID: 318

Page 1 of 2  
Total Served: 35

Date Rcvd: Sep 13, 2005

The following entities were served by first class mail on Sep 15, 2005.

db +REISINGER, JOHN PAUL, 4811 DELLWOOD RD, SOUTH HAVEN, MN 55382-9235  
aty CALVERT, SAMUEL V, PO BOX 1044, ST CLOUD, MN 56302-1044  
db +REISINGER, DAWN MARIE, 4811 DELLWOOD RD, SOUTH HAVEN, MN 55382-9235  
tr +LARISON, DORRAINE A, 1010 W ST GERMAIN RM 600, ST CLOUD, MN 56301-3002  
6462343 +ALLIANCE ONE REC MGT INC, RE CHASEBANK ONE, 4417121171217287, 1160 CENTRE POINTE DR STE 1,  
MENDOTA HEIGHTS MN 55120-1270  
6478560 +BALOUGH BECKER LTD, ATTN MICHAEL D JOHNSON, 4150 OLSON MEMORIAL HWY,  
MINNEAPOLIS MN 55422-4800  
6462345 CHASE 5184 4501 7030 6298, PO BOX 15902, WILMINGTON DE 19850-5902  
6462352 +CITIFINANCIAL SERVICES, BOX 8020, SOUTH HACKENSACK NJ 07606-8020  
6462350 CITIFINANCIAL SERVICES, 210 WAITE AVENUE SOUTH, PO BOX 7186, ST CLOUD MN 56302-7186  
6462351 CITIFINANCIAL SERVICES, 40 33RD AV S, ST CLOUD MN 56301-3722  
6462354 +DISCOVER FNCL SRV, PO BOX 8003, HILLIARD OH 43026-8003  
6462355 +FIRST FEDERAL BANK, 305 SOUTH 10TH AVENUE, BUFFALO MN 55313-2302  
6462358 J C CHRISTENSEN & ASSOC, RE ST CLOUD HOSPITAL, BOX 519, SAUK RAPIDS MN 56379-0519  
6462359 +LEADING EDGE RECOVERY SYSTEMS, 8550 W BRYN MAWR STE 350, CHICAGO IL 60631-3221  
6462360 +M & I BANK, BOX 3186, MIWAUKEE WI 53201-3186  
6462361 +MAY DEPARTMENT STORES, CO MEYER & NJUS PA, 1100 US BANK PLAZA, 200 SOUTH SIXTH ST,  
MINNEAPOLIS MN 55402-1595  
6462362 +MEYER & NJUS, RE TARGET NB, 1100 US BANK PLAZA, 200 SOUTH 6TH STREET,  
MINNEAPOLIS MN 55402-1595  
6462372 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447  
6462363 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, BOX 64447, ST PAUL MN 55164-0447  
6462364 ST CLOUD HOSPITAL, 1406 SIXTH AVE N, ST CLOUD MN 56303-1901  
6462368 STEARNS COUNTY SHERIFF, STEARNS COUNTY COURTHOUSE, ST CLOUD MN 56301  
6462365 +TARGET NATIONAL BANK, C/O WEINSTEIN & RILEY PS, 2101 FOURTH AVE STE 900, SEATTLE WA 98121-2339  
6462370 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070  
6462369 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070  
6462366 +WELLS FARGO HOME MORTGAGE, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
6462367 WELLS FARGO HOME MTG, 1 HOME CAMPUS, DES MOINES IA 50328-0001

The following entities were served by electronic transmission on Sep 14, 2005 and receipt of the transmission was confirmed on:

6462344 +EDI: FIRSTUSA.COM Sep 13 2005 23:18:00 BANKONE, 4417121171217287, DEL-1406,  
201 NORTH WALNUT ST, WILMINGTON DE 19801-2920  
6462346 EDI: CHASE.COM Sep 13 2005 23:18:00 CHASE BANKCARD SERVICES, 5184 4501 7030 6298, BOX 52188,  
PHOENIX AZ 85072-2188  
6462347 EDI: CHASE.COM Sep 13 2005 23:18:00 CHASE MANHATTAN BANK, 5184 4501 7030 6298, PO BOX 52195,  
PHOENIX AZ 85072-2195  
6462349 EDI: CHASE.COM Sep 13 2005 23:18:00 CHASE MASTERCARD, 5188 6314 8000 4634, BOX 15918,  
WILMINGTON DE 19850-5918  
6462348 EDI: CHASE.COM Sep 13 2005 23:18:00 CHASE MASTERCARD, 5188 6314 8000 4634, BOX 52195,  
PHOENIX AZ 85072-2195  
6462353 EDI: DISCOVER.COM Sep 13 2005 23:18:00 DISCOVER CARD, 6011 0079 8019 6314, BOX 15251,  
WILMINGTON DE 19886-5251  
6462356 +EDI: IRS.COM Sep 13 2005 23:18:00 INTERNAL REVENUE SERVICE, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
6462357 +EDI: IRS.COM Sep 13 2005 23:18:00 INTERNAL REVENUE SERVICE, ATTN SPECIAL PROCEDURES,  
316 NORTH ROBERT STREET, ST PAUL MN 55101-1495  
6462371 +E-mail: deed.bkpt.mpr@state.mn.us Sep 14 2005 03:18:12 STATE OF MINNESOTA,  
DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6609251\* +WELLS FARGO HOME MORTGAGE, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0864-6  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.